

Amendments to the Specification

Abstract of the Disclosure

Please replace the Abstract of the Disclosure in its entirety with the following new

Abstract of the Disclosure:

--A charge number issuing and transaction system providing a universally acceptable, anonymous and secure payment option. An issuing and transaction system receives a bin of valid purchase numbers from an issuing bank, establishes a prepaid cash account for a user, detects a request for a charge number by the user, and provides a valid purchase number via a computer or telephonic network. The user may then consummate a pending transaction or a subsequent transaction via the network using the provided purchase number. The transaction is cleared through a charge settlement network. The issuing and transaction system may be pre-certified as processor for the purchase numbers, where the charge settlement network routes the purchase transaction back to the issuing and transaction system for verification, authorization and settlement. The issuing and transaction system may generate and provide a valid expiration date and may further expire each purchase number after being used.--

Title of the Invention:

Please replace the Title of the Invention in its entirety with the following new

Title: --CHARGE NUMBER ISSUING AND TRANSACTION SYSTEM AND
METHOD--.